

Fill in this information to identify the case:

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Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-11580-ELF

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CSMC 2019-SPL1 Trust c/o Rushmore Loan Management Services, LLC

Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account: \_\_\_\_\_

9 7 0 0

**Date of payment change:**

Must be at least 21 days after date of this notice

02/01/2020

**New total payment:**

\$ 451.05

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 211.75

New escrow payment: \$ 206.10

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Kevin E. Butler, Sr. d/b/a Butler's Home Improvement  
First Name Middle Name Last Name

Case number (if known) 18-11580-ELF

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Danielle Boyle-Ebersole, Esquire**

Date 12/19/2019

Signature

Print: Danielle Boyle-Ebersole, Esquire  
First Name Middle Name Last Name

Title Attorney

Company Hladik, Onorato & Federman, LLP

Address 298 Wissahickon Avenue  
Number Street

North Wales PA 19454  
City State ZIP Code

Contact phone 215-855-9521

Email debersole@hoflawgroup.com



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 Rushmore Loan Management Services  
 P.O. Box 55004  
 Irvine, CA 92619

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS  
**TAXES** \$916.01  
**HAZARD INS** \$1,557.27

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
 AND CHANGE OF PAYMENT NOTICE PREPARED FOR:**

Loan Number: [REDACTED]  
 Analysis Date: 12/09/2019

KEVIN E BUTLER 65 / N1  
 5640 HADDINGTON ST  
 PHILADELPHIA PA 19131-3414

**NEW MONTHLY PAYMENT IS AS FOLLOWS:**

Principal and Interest \$244.95  
 Required Escrow Payment \$206.10  
 Shortage/Surplus Spread \$.00  
 Optional Program Payment \$.00  
 Buydown or Assistance Payments \$.00  
 Other \$.00

**TOTAL MONTHLY PAYMENT** \$451.05  
**NEW PAYMENT EFFECTIVE DATE:** 02/01/2020

**FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.**

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

**In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.**

**ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED REQUIRED
STARTING BALANCE							\$1148.40 \$1236.68
FEB 20	\$206.10					\$916.01	\$438.49 \$526.77
MAR 20	\$206.10						\$644.59 \$732.87
APR 20	\$206.10						\$850.69 \$938.97
MAY 20	\$206.10						\$1056.79 \$1145.07
JUN 20	\$206.10						\$1262.89 \$1351.17
JUL 20	\$206.10				\$1557.27		\$88.28- \$0.00 *
AUG 20	\$206.10						\$117.82 \$206.10
SEP 20	\$206.10						\$323.92 \$412.20
OCT 20	\$206.10						\$530.02 \$618.30
NOV 20	\$206.10						\$736.12 \$824.40
DEC 20	\$206.10						\$942.22 \$1030.50
JAN 21	\$206.10						\$1148.32 \$1236.60

\*Indicates a projected low point of \$88.28-. Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$.00. The difference between the projected low point and the amount required is \$750.72. This is the surplus.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

Loan Number: [REDACTED]

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Name: KEVIN E BUTLER

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY**

This is a statement of actual activity in the escrow account from 08/2019 through 01/2020. Last year's projections are next to the actual activity. The most recent mortgage payment was \$456.70 of which \$211.75 went to the escrow account and the remainder of \$244.95 went towards the mortgage loan. An asterisk (\*) indicates a difference between a projected disbursement and actual activity.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT		DESCRIPTION	ESCROW BALANCE COMPARISON	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
STARTING BAL.						\$0.00	\$122.10-
AUG 19		\$423.50*				\$0.00	\$301.40
SEP 19		\$211.75*				\$0.00	\$513.15
OCT 19		\$211.75*				\$0.00	\$724.90
NOV 19		\$211.75*				\$0.00	\$936.65
DEC 19		\$211.75*				\$0.00	\$1148.40

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$0.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	Bankruptcy No. 18-11580-ELF
Kevin E. Butler, Sr. d/b/a Butler's Home	:	Chapter 13
Improvement	:	
Debtor	:	
	:	
CSMC 2019-SPL1 Trust c/o Rushmore Loan	:	
Management Services, LLC	:	
Movant	:	
vs.	:	
Kevin E. Butler, Sr. d/b/a Butler's Home	:	
Improvement	:	
Debtor/Respondent	:	
	:	
and	:	
William C. Miller, Esquire	:	
Trustee/Respondent	:	

**CERTIFICATE OF SERVICE**

I, Danielle Boyle-Ebersole, Esquire, hereby certify that on **December 19, 2019**, I have served a copy of this Notice of Mortgage Payment Change and all attachments to the following by U.S. Mail, postage pre paid and/or via filing with the US Bankruptcy Court's CM ECF system.

Michael A. Cataldo, Esquire  
Michael S. Cibik, Esquire  
Via ECF  
*Attorneys for Debtor*

Kevin E. Butler, Sr.  
5640 Haddington Street  
Philadelphia, PA 19131  
Via First Class Mail  
*Debtor*

William C. Miller, Esquire  
Via ECF  
*Trustee*

/s/Danielle Boyle-Ebersole, Esquire  
Danielle Boyle-Ebersole, Esquire  
Hladik, Onorato & Federman, LLP  
Attorney I.D. # 81747  
298 Wissahickon Avenue  
North Wales, PA 19454  
Phone 215-855-9521  
Email: debersole@hoflawgroup.com